

_____ber 30, 2009

**[YOUR NAME
AND ADDRESS]**

By Facsimile: (202) XXX-XXXX

Hon. [NAME OF REP]

**[RAYBURN/CANNON/LONGWORTH] House Office Building
Washington, DC 20515**

RE: Request to Co-Sponsor Rep. Greg Meeks (D-NY) HR 2733

Dear Representative **[NAME OF REP]**:

I am writing you as a constituent and a small business owner in your district on a very important issue: the need to pass HR 2733 to overturn former SEC Chairman Chris Cox's Rule 151A. Rule 151A is another example of horrible federal government intrusion on commerce and the states. The rule classifies Fixed Indexed Annuities (FIAs) as securities and subjects them to regulation by the SEC. Like much of federal regulation, Rule 151A will raise business costs and eliminate jobs in your district.

At a time when the budget deficit quadrupled in one year, unemployment has risen to over 10% and SEC has proven that it can't regulate a handful of large investment banks, the idea of adopting needless regulation which will be costly to the government, cost jobs and give the SEC more power is absurd. Rule 151A is another example of unelected federal bureaucrats trampling on the rights of business people such as myself. We are depending on responsive, elected officials like you to defeat this rule – and ensure that federal regulation is thoughtful rather than ill-advised like Rule 151A.

FIAs are insurance products and have been regulated by states since their initial offering in 1995. Insurance Regulators do a good job of regulating insurance and protecting consumers and further federal involvement will damage market function and cost jobs.

FIAs, unlike securities and variable annuities, cannot lose principal – including interest which has been previously credited – as a result of market fluctuations. This is the clear difference between FIAs and securities and the central reason FIAs should not be classified as securities.

I urge you to Co-sponsor HR 2733 which is critical to my business.

Regards,

[YOUR NAME]